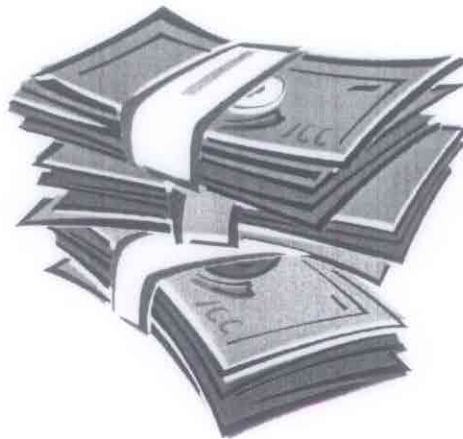




Your
PAY
While Stationed in Korea



2003

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REFERENCES

Department of Defense Financial Management Regulation (DODFMR), Volume 7A <http://www.dtic.mil/comptroller/fmr>

Joint Federal Travel Regulation (JFTR), Volume I
<http://www.dtic.mil/perdiem/trvlregs.html>

You can reach us 24 hours a day at the 175th FINCOM web page, <http://175fincom.korea.army.mil>. It is a valuable source of finance information and references. You can submit an online pay inquiry, as well as, fill out a Customer Survey Card to let us know how we are doing and what we can improve.

You can also visit the myPay web page at <https://emss.dfas.mil/mypay.asp>. If you do not have a login and password one can be issued to you at the Finance In and Out Processing Section. It will take 48 hours to activate. Once activated you can print your LES and W2, and make changes to your pay and TSP account.

FINANCE COMMANDER'S HOTLINE

If you have a recurring problem or a problem the finance office can't or hasn't fixed, you can call the Finance Commanders' Hotline at **725-CASH** (725-2274).

DEFINITIONS

1. **Basic Allowance for Housing (BAH)** - BAH provides members a monthly allowance for housing. This allowance is authorized for members with and without dependents. BAH is intended to pay only a portion of housing costs. BAH consists of BAH-I, BAH-II, BAH-Difference, Partial BAH, Overseas Housing Allowance (OHA) and Family Separation Housing (FSH). Soldiers recertify BAH upon inprocessing a new duty station. For more information please visit the Defense Finance and Accounting Service (DFAS) Web Site <http://www.dtic.mil/perdiem/bahform.html>.
2. **Basic Allowance for Subsistence (BAS)** - A cash allowance intended to help defray the cost of subsistence. Officers are always entitled to BAS. Authorization for BAS for enlisted personnel in the grade of E-6 or below is approved by the first field grade officer in the soldier's chain of command. Enlisted members in the grade of E-7 or above, officers and members otherwise authorized to mess separately will not have meals collected from their pay automatically. For more information please visit the Defense Finance and Accounting Service (DFAS) Web Site <http://www.dfas.mil/money/milpay/pay>.

BAS Reform:

Effective 1 January 2002, the National Defense Authorization Act for fiscal year 2002 entitled all enlisted members to BAS on a permanent basis after completion of basic training. The 2003 standard monthly BAS rate for officer is \$167.20 and \$242.81 for enlisted members. All

enlisted members who are required to be billeted in single government quarters and who are subsisted in kind (members on meal cards) will have the discount meal rate automatically collected from their pay each month at a rate of \$7.00 (2003 rate) per day for three meals, whether eaten in the dining facility or not.

Meal collections are based on the number of days in a month; collection will be made for 31 days in January, 28 days in February and so on. In the month of January 2003, all enlisted members will receive \$242.81 in BAS in the Entitlements column of their LES, and members subsisted in kind will have a debt of \$217.00 (\$7.00 per day for 31 days) collected in the Deduction column of the LES, resulting in a net effect of \$25.81.

3. **Basic Pay** - This is paid to an officer or enlisted member according to grade and longevity. For more information please visit the Defense Finance and Accounting Service (DFAS) website <http://www.dfas.mil/money/milpay/pay>.

4. **CONUS Cost of Living Allowance (CONUS COLA)** - For soldiers whose dependents reside in designated high-cost areas in CONUS. Authorized by finance during inprocessing. For more information please visit the Defense Finance and Accounting Service (DFAS) Web Site <http://www.dtic.mil/perdiem/ccform.html>.

5. **Overseas Cost of Living Allowance (COLA)** - An amount of money designed to help members stationed in high-cost areas overseas maintain purchasing power, so they can purchase about the same goods and services overseas as in the United States. **NOTE:** COLA is payable only when the cost of living in the area the member is assigned to exceeds what it would be in an average area in the United States. COLA is based on duty location, rank, time in service and number of Command Sponsored dependents. Soldiers authorized to move dependents to a designated area may be authorized to receive COLA for the dependents at that location. Authorized by finance during inprocessing. For more information on COLA for service members stationed in Korea, click on <http://175fincom.korea.army.mil>

6. **Dual Overseas Housing Allowance (Dual OHA)** - Authorized for soldiers to help defray a significant amount of the housing costs incurred by service members assigned to OCONUS locations. It is paid to soldiers who are required to reside in private leased housing because Government quarters are not available and for their dependents also reside in private leased housing in a U.S. Province or Territory Outside the Continental United States (OCONUS). Soldiers must apply through their local Housing Office or Directorate of Engineering/Housing.

7. Family Member Supplemental Subsistence

Allowance (FSSA) The National Defense Act for Fiscal Year 2001 added FSSA to Title 37, United States Code, Section 402, Basic Allowance for Subsistence (BAS). This new entitlement designed to remove the member's household from eligibility for benefits under the food stamp program. FSSA is a non-taxable supplemental subsistence allowance, which became effective 1 May 2001. Members whose gross income, together with the gross income of their entire household, is within 130 percent of the poverty line as defined by the U. S. Department of Agriculture (USDA) of a household of a given size will be entitled to FSSA. Check with your local Army Community Service Center (ACSC), or visit the FSSA Web Site at <https://www.dmdc.osd.mil/fssa> to determine eligibility.

8. Family Separation Housing (FSH - Type I) - Authorized for soldiers for added housing expenses caused by enforced separation from dependents. This entitlement is authorized for soldiers serving an unaccompanied tour with dependents residing elsewhere and the member is required to reside in private leased housing because Government quarters are not available. Amount payable is equal to BAH-II at the without dependent rate. Soldier must apply through their local Housing Office or Directorate of Engineering/Housing.

9. Family Separation Housing (FSH - Type II) - Authorized for soldiers to help compensate for added expenses incurred because of an enforced family separation. Soldiers are entitled to receive FSH Type II if transportation of their dependents is not authorized to the new duty station and dependents do not live in the vicinity of the member's station. Soldier must be separated from

his/her family for a period of 30 days. Authorized by finance during inprocessing.

10. **Hardship Duty Pay (HDP-L)** - Effective 1 January 2001, Phase II HDP-L replaced Phase I HDP-L formerly known as Foreign Duty Pay (FDP). Phase II HDP-L is payable to both officers and enlisted soldiers. Currently, the rates for HDP-L are \$150.00 a month for service members assigned to Area I, \$100.00 a month for service members assigned to Camp Yongin in Area II, and \$50.00 a month for all others assigned to Areas II-IV. This entitlement is authorized by finance during inprocessing.

11. **Overseas Housing Allowance (OHA)** - An amount of money designed to help defray a significant amount of the housing costs incurred by service members assigned to OCONUS locations. The allowance is payable to both members with and without dependents who are authorized by the appropriate authority to reside in privately leased/owned quarters. Soldiers authorized, by PCS Orders to move their dependents to an OCONUS location may be entitled to receive OHA for their dependents at that location. The member's PCS orders must authorize movement of the family members to the OCONUS location. Soldier must apply through their local Housing Office or Directorate of Engineering/Housing. Rent is paid in won though the entitlement is paid in dollars. These dollars are based upon a won rate conversion established by the per diem committee and updated based on daily fluctuation of the won value to the dollar. For more information please visit <http://www.dtic.mil/perdiem/ohaform.html>.

12. **Reimbursable Expenses** - Many of the costs associated with a PCS move are reimbursable by the government, if claimed on your travel voucher. For more information visit <http://www.dtic.mil/perdiem/faq.html>.

13. **Temporary Lodging Allowance (TLA)** - Designed to partially reimburse a member for the more than normal expenses incurred when the member and/or dependents are required to occupy temporary lodgings prior to moving into permanent quarters. Reimbursement consists of expenses for lodging and meals obtained as a direct result of using OCONUS temporary lodgings. Authorized up to 60 days, with an additional 60 days authorized for situations beyond the member's control, to include the non-arrival of HHG, or the member is unable to secure housing considered by the housing officer to be suitable to the member's needs. The additional TLA period is authorized/ approved in 10 or fewer day increments. Soldiers must apply through their local Housing Office or Directorate of Engineering/Housing. For more information visit <http://www.dtic.mil/perdiem/faq.html>.

14. **Temporary Lodging Expense (TLE)** - Designed to partially reimburse a member for the more than normal expenses incurred when the member and/or dependents are required to occupy temporary lodgings in CONUS incident to a PCS. Reimbursement consists of expenses for lodging and meals obtained as a direct result of using temporary lodgings in CONUS. Soldiers are authorized 5 days of TLE in conjunction with a PCS to an OCONUS location. For more information visit <http://www.dtic.mil/perdiem/tlefaq.html>.

15. **Thrift Savings Plan (TSP) Address Changes:** A Federal Government Sponsored retirement savings and Investment plan for members of the Uniformed Services. The purpose is to provide retirement income and is dependent upon how much you have contributed to your account during your working years. Soldiers participating in the TSP need to keep their address current to receive their quarterly statements from the Thrift Savings Board. Soldiers may update their TSP address at any time from the myPay website: <https://mypay.dfas.mil/mypay.asp>.

16. **Dental Insurance:** The form to disenroll or make changes in coverage is available for download at: http://www.ucci.com/forms/TDP_Enrollment_Form.pdf Once completed, it should be scanned and emailed to the following email address: eabem@ucci.com. Dental insurance stops are only made by the contractor. Their cutoff is set as the 20th of each month. Stops received before the 20th of the month mean that soldiers will see their deductions cease on the following month's LES. To verify cancellation, or for other dental insurance related customer service questions, call 550-4663 from a DSN phone, then enter Toll-Free Customer Service Number: 888-418-0466.

Pay and Entitlements in Korea

The following nine scenarios illustrate entitlement categories of soldiers listed may receive on their Leave and Earnings Statement (LES). These amounts are based on 2003 rates. Though OHA fluctuates monthly based on the won rate, it is a fixed amount for the scenario purpose.

Scenario #1: Single PFC/E3, with 2 years of service, residing on-post in single government quarters and issued a meal card.

Defense Finance		
ID	NAME (Last, First, MI) Doe, John M.	
ENTITLEMENTS		
	Type	Amount
A	BASE PAY	1,442.10
B	BAS	242.81
C	BAH	7.80
D	SAVE PAY	50.00
E		
F		
G		
H		
I		
J		
K		
L		
M		
N		
O	TOTAL	1,742.71

Note:

a - Basic Allowance for Subsistence and a Meal Deduction, at the rate of \$7.00 per day, will be deducted (shown in the deduction column of the LES).

b - Partial BAH

c - Hardship Duty Pay - Location = 'Save Pay' for being stationed in Areas II, III, or IV. If you are stationed in Area I you are entitled to \$150, and if stationed in Yongin you are entitled to \$100.

Scenario #2: Single SGT/E5, with 4 years of service, residing off-post.

Defense Finance		
ID	NAME (Last, First, MI)	
	Doe, John M.	
ENTITLEMENTS		
	Type	Amount
A	BASE PAY	1,903.50
B	BAS	242.81
C	BAH	1,345.70
D	SAVE PAY	50.00
E		
F		
G		
H		
I		
J		
K		
L		
M		
N		
O	TOTAL	3,542.01

Note:

a - Basic Allowance for Subsistence.

b - Overseas Housing Allowance. This amount reflects actual rent, but is not a fixed amount due to won rate fluctuations.

c - Hardship Duty Pay - Location = 'Save Pay' for being stationed in Areas II, III, or IV. If you are stationed in Area I you are entitled to \$150, and if stationed in Yongin you are entitled to \$100.

Scenario #3: SFC/E7 with 16 years of service, residing on-post (BEQ), with family members residing in the U.S. in economy housing (off-post).

Defense Finance		
ID	NAME (Last, First, MI) Doe, John M.	
ENTITLEMENTS		
	Type	Amount
A	BASE PAY	3,066.30
B	BAS	242.81
C	BAH	755.00
D	SAVE PAY	50.00
E	FSH	100.00
F		
G		
H		
I		
J		
K		
L		
M		
N		
O	TOTAL	4,214.11

Note:

a - Basic Allowance for Subsistence.

b - BAH-I for Fort Hood location (where family members reside).

c - Hardship Duty Pay - Location = 'Save Pay' for being stationed in Areas II, III, or IV. If you are stationed in Area I you are entitled to \$150, and if stationed in Yongin you are entitled to \$100.

d - Family Separation Allowance (type II).

Scenario #4: SFC/E7 with 16 years of service, residing off-post in Area II, with family members residing in the U.S. in economy housing (off-post). Service member has a lease for 2,500,000 won. This amount is converted on the LES to dollars. At 1,200 won to \$1, the service member will receive \$2083.34 for OHA.

Defense Finance		
ID	NAME (Last, First, MI) Doe, John M.	
ENTITLEMENTS		
	Type	Amount
A	BASE PAY	3,066.30
B	BAS	242.81
C	BAH	2,406.94
D	SAVE PAY	50.00
E	FSH	485.40
F	FSH	100.00
G		
H		
I		
J		
K		
L		
M		
N		
O	TOTAL	6,351.45

Note:

a - Basic Allowance for Subsistence.

b - BAH-I at the with dependent rate: Ft Hood (where family members reside) = \$809.00, plus Overseas Housing Allowance: 2,500,000 won divided by 1200 won conversion rate = \$2083.34 minus FSH-I, \$485.40 equals \$2406.94.

c - Hardship Duty Pay - Location = 'Save Pay' for being stationed in Areas II, III, or IV. If you are stationed in Area I you are entitled to \$150, and if stationed in Yongin you are entitled to \$100.

d - Family Separation Allowance (type II).

e - Family Separation Allowance (type I). This is equivalent to the soldiers BAH-II at the without dependent rate, \$485.40. This amount is used in conjunction with the OHA amount found in the 'BAH' category to make up the authorized rental entitlement.

For example:

* Monthly rent in Korea is ₩ 2,500,000. This rental amount is paid at a won rate of ₩ 1200 equals \$2083.34.

* BAH for family members at Fort Hood is \$ 809.00.

Total Housing cost equals: \$2892.34

Total Housing entitlement as labeled on the LES.

'BAH':	\$2406.94
'FSH':	+ 485.40
Total Housing entitlement	\$2892.34

Note: If your total housing expenditures exceed authorized housing limits, then you will experience out-of-pocket costs.

Scenario #5: SFC/E7 with 16 years of service, residing on-post, with family members residing in the U.S. in government quarters (on-post).

Defense Finance		
ID	NAME (Last, First, MI) Doe, John M.	
ENTITLEMENTS		
	Type	Amount
A	BASE PAY	3,066.30
B	BAS	242.81
C	SAVE PAY	150.00
D	FSH	100.00
E		
F		
G		
H		
I		
J		
K		
L		
M		
N		
O	TOTAL	3,559.11

Note:

a - Basic Allowance for Subsistence.

c - Hardship Duty Pay - Location = 'Save Pay' for being stationed in Area I. If you are stationed in Area I you are entitled to \$150, and if stationed in Yongin you are entitled to \$100.

d - Family Separation Allowance (type II).

Scenario #6: SPC/E4 with 4 years of service, residing on-post, with family members residing in Korea (Non Command Sponsored Dependents in Korea).

Defense Finance		
ID	NAME (Last, First, MI) Doe, John M.	
ENTITLEMENTS		
	Type	Amount
A	BASE PAY	1,749.30
B	BAS	242.81
C	BAH	504.60
D	SAVE PAY	150.00
E		
F		
G		
H		
I		
J		
K		
L		
M		
N		
O	TOTAL	2,646.71

Note:

a - Basic Allowance for Subsistence. A Meal Deduction, at the rate of \$7.00 per day, will be deducted (shown in the deduction column of the LES).

b - BAH-II with Dependent rate, Table rate BAH, for having family members reside in Korea during the soldiers unaccompanied tour.

c - Hardship Duty Pay - Location = 'Save Pay' for being stationed in Area I. If you are stationed in Area II, III, or IV you will receive \$50, and Yongin \$100.

Scenario #7: CPT/O3 with 4 years of service, residing off-post, with family members residing in Korea (Non Command Sponsored Dependents in Korea).

Command Sponsored Dependents			Defense Finance
ID	NAME (Last, First, MI)		<div>a b c</div>
	Doe, John M.		
ENTITLEMENTS			
	Type	Amount	
A	BASE PAY	3,883.50	
B	BAS	166.37	
C	BAH	2,850.00	
D	SAVE PAY	50.00	
E			
F			
G			
H			
I			
J			
K			
L			
M			
N			
O	TOTAL	6,949.87	

Note:

a - Basic Allowance for Subsistence.

b - OHA at the without Dependent rate, which is computed using your actual rent amount is dollars minus BAH-II at the without dependent rate plus BAH-II at the with dependent rate, for having family members reside in Korea. BAH-II without = \$669.90, and BAH-II with = \$795 so that the soldier receives \$125 extra for having dependents in Korea.

c - Hardship Duty Pay - Location = 'Save Pay' for being stationed in Areas II, III, or IV. If you are stationed in Area I you are entitled to \$150, and if stationed in Yongin you are entitled to \$100.

Scenario #8: SSG/E6 with 14 years of service, residing on-post, with family members residing with service member in family type government quarters (Command Sponsored).

Defense Finance		
ID	NAME (Last, First, MI)	
	Doe, John M.	
ENTITLEMENTS		
	Type	Amount
A	BASE PAY	2,636.70
B	BAS	242.81
C	SAVE PAY	50.00
D		
E		
F		
G		
H		
I		
J		
K		
L		
M		
N		
O	TOTAL	2,929.51

Note:
a - Basic Allowance for Subsistence (shown here as \$241.60).
c - Hardship Duty Pay - Location = 'Save Pay' for being stationed in Areas II, III, or IV. If you are stationed in Area I you are entitled to \$150, and if stationed in Yongin you are entitled to \$100.

Scenario #9: 1SG/E8 with 16 years of service, residing off-post, with family members residing with service member in economy housing (Command Sponsored).

Defense Finance		
ID	NAME (Last, First, MI)	
	Doe, John M.	
ENTITLEMENTS		
	Type	Amount
A	BASE PAY	3,342.00
B	BAS	242.81
C	BAH	2,645.00
D	SAVE PAY	50.00
E		
F		
G		
H		
I		
J		
K		
L		
M		
N		
O	TOTAL	6,279.81

Note:

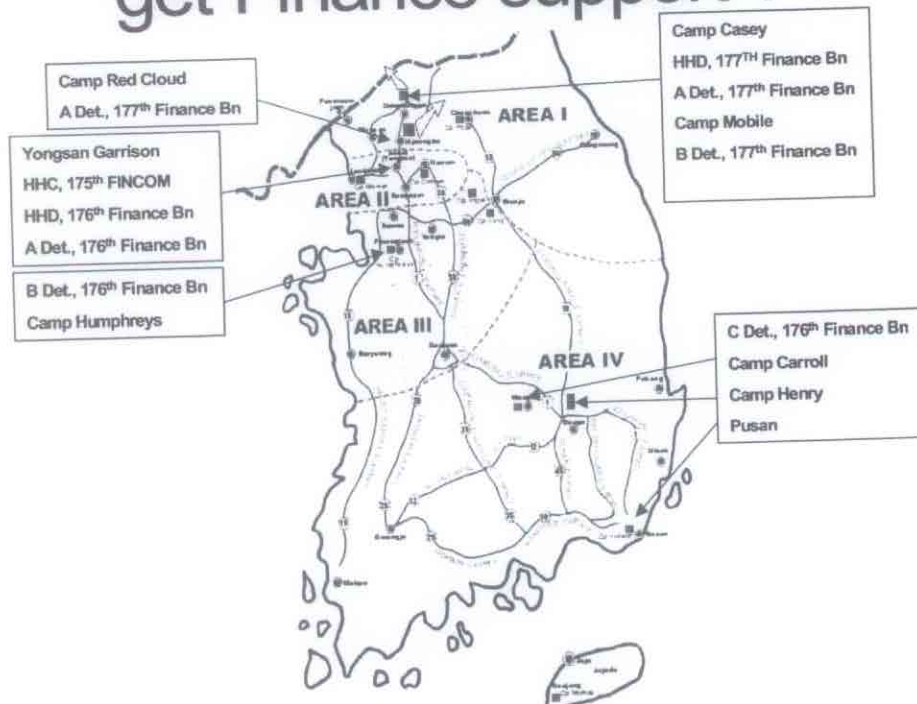
a - Basic Allowance for Subsistence

b - Overseas Housing Allowance with Dependent rate. This amount reflects actual rent, but is not a fixed amount due to won rate fluctuations.

c - Hardship Duty Pay - Location = 'Save Pay' for being stationed in Areas II, III, or IV. If you are stationed in Area I you are entitled to \$150, and if stationed in Yongin you are entitled to \$100.

FINANCE INFORMATION

Where can you get Finance support ?



CONTACT INFORMATION

176th Finance Battalion (Yongsan)

DISBURSING

OIC 723-4021
NCOIC 723-4024
FAX 723-6640

Alpha Detachment (Yongsan)

Commander 723-3562
DET SGT 723-7699
Military Pay 723-7463
Customer Service 723-8453
TLA 723-8864
OHA 723-8864
Debt Management 723-8864
Reenlistments 723-5812
Processing 723-3589
Reserve Pay 723-4246/8418
In/Out Processing 723-56765676/8418
Military Travel 723-8257

Bravo Detachment (Cp Humphreys)

Commander 753-8202
XO/Disbursing 753-8227
DET SGT 753-8203
Military Pay 753-8580
Disbursing 753-8225
Processing 753-8209/7350
In/Out Processing 753-8585/8582
Travel 753-8215
Customer Service 753-8210
Separations 753-8585
FAX 753-8205/8559

Charlie Detachment (Cp Henry)

Commander 768-7575
XO/Disbursing 768-7593
DET SGT 768-8447

Military Pay.....	768-7813/6944/7519
In/Out Processing.....	768-7022/7416
Travel	768-7528/7925/6941
FAX (Main Finance)	768-7519

177th Finance Battalion (Cp Casey)

DISBURSING

OIC	730-3235
NCOIC	730-3234
Cash/Check Br.....	730-3233

Alpha Detachment

Commander	730-3375
DET SGT	730-3383
Processing Section	730-3378
Customer Service	730-3395
Debt Management	730-3376
Special Action/TLE.....	730-3376
Fax	703-3376
West Corridor FST	734-5008/5012
Camp Stanley FST	732-4920/4921

Bravo Detachment

Commader,	730-3465
XO,	730-4814
DET SGT	730-3464
Inprocessing Travel.....	730-4420
Inprocessing MilitaryPay	730-4894
Outprocessing.....	730-3300
Transitions	730-3463
FAX	730-4143